Product Code: 3005/O UIN: IRDAN115RP0002V01201920

Reference No.: W275335454
Date: Jan 09, 2024

ANUJ KUMAR SHARMA
H.NO. 421 220,MANGAL PURI KANK ER KHERA,MEERUT,MEERUT
MEERUT
UTTAR PRADESH 250001
Mobile No: 8077474769

Sub: Risk Assumption Letter

Dear ANUJ KUMAR SHARMA,

We value your relationship with ICICI Lombard General Insurance Company Limited and thank you for choosing us as your preferred insurance provider.

Please find enclosed Policy No. **3005/O/324650103/00/B00**, The same has been issued based on below mentioned details, provided by you at the time of policy purchase.

Insured & Vehicle Details	
Name of the Insured	ANUJ KUMAR SHARMA
Period of Insurance - Own Damage	Jan 12, 2024 to Jan 11, 2025
Vehicle Make / Model	TVS / APACHE RTR 160 4V DISC BT
RTO City	UTTAR PRADESH-MEERUT
Vehicle Registration No.	UP15CV8796
Vehicle Registration Date	Jan 17, 2019
Engine No.	03999
Chassis No.	08056
Third Party Insurance Details	
Third Party Policy No.	252405/31/2019/5956
Third Party Period of Insurance	Jan 14, 2019 to Jan 13, 2024
Third Party Insurer Name	OIC

The commencement of coverage of risk under the policy is subject to realisation of payment of premium in full. In case the premium is not realised due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

We have issued the policy basis your confirmation that you hold a valid PUC and/or Fitness certificate, as applicable.

Government of India has mandated electronic toll payments using FASTag to reduce vehicular traffic at toll plazas. Customers are advised to comply with the direction of the government and get their FASTag from Point of Sale locations at Toll Plazas or from Issuer Agency. Please visit http://www.fastag.org/ for details.

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"Updating your bank details with us would help facilitating future transactions. Bank details can be easily updated using "IL – Take care" App.Download the app now for all your insurance and wellness needs and for faster resolution"

Please check the policy details for accuracy. Should you find any discrepancy / require any changes in the Certificate of Insurance cum Policy Schedule, please contact us immediately at our toll free number 1800 2666 or email us at customersupport@icicilombard.com, so that we can rectify the same. Absence of any communication within a period of 15 days of the date mentioned on this letter, would mean that the issued policy is in order and as per your proposal.

Important Points:

a. Any accidental loss, damage and/or liability caused, sustained or incurred, while vehicle not being registered permanently will not be covered.

b. Any minor scratches to the vehcile, paint fading, wear and tear arising out of normal use and requiring touch-up or minor repair under routine maintenance will not be covered.

c. Any liability of whatsoever nature caused by, contributed by or arising due to the vehicle being driven by a person without having valid driving license will not be covered.

(Please visist www.icicilombard.com for the policy wordings, for complete details on terms and conditions governing the coverage and NCB)

The information provided is merely illustrative and shall not be construed to be an evidence of existence of a contract of insurance. The Risk Assumption Letter is to be read in conjunction with the policy and shall be considered null and void without the same.

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

1

Stand-Alone Own Damage Two wheeler Insurance Policy

Product Code: 3005/O UIN: IRDAN115RP0002V01201920

ICICI Lombard Nibhaye Vaade

Name of the Insured	:	**ANUJ KUMAR SHARMA**		**Policy No.**	: **3005/O/324650103/00/B00**
Address	:	H.NO. 421 220,MANGAL PURI KANK ER KHERA,MEERUT,MEERUT, MEERUT, UTTAR PRADESH 250001		**Period of Insurance - Own Damage**	: Jan 12, 2024 00:00:00 to Midnight of Jan 11, 2025
Telephone No	:		**Mobile No:** 8077474769	**Tenure**	: 1 year
Email Address	:	SKDS54@GMAIL.COM		**E-Policy No.**	: 3005/O/324650103/00/B00
Nominee Name	:	-	**Named Passenger's Nominee:**	**Policy Issued On**	: Jan 09, 2024
Relationship	:	-	-	**Covernote No.**	: 324650103
Age	:		-	**RTO Location**	: UTTAR PRADESH-MEERUT
GSTIN No. (Customer)	:			**Hypothecated To**	: -
Servicing Branch Name	:	Mumbai		**Invoice No.**	: 100124660389

This Policy covers only Own Damage Risk with no other liability in connection with Two Wheeler Vehicle including Third Party Cover and is issued basis the following: Third Party Policy No. - 252405/31/2019/5956, valid from Jan 14, 2019 to Jan 13, 2024, Insured by OIC

Servicing Branch Address : 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA

Politically Exposed Person (PEP)/close relative of PEP:	No

Vehicle Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
UP15CV8796	TVS	APACHE RTR 160 4V DISC BT	Solo With Pillion	160	2019	2	08056	03999

Vehicle IDV (₹)	Side Car (₹)	Additional Accessories (₹)	Electrical / Electronic Accessories (₹)	Non Electrical Accessories (₹)	CNG / LPG Unit (₹)	Total IDV (₹)
55,872.00	0.00	0.00	0.00	0.00	0.00	55,872.00

Premium Details

OWN DAMAGE(A)		(₹)
Basic OD Premium		740.00
Sub Total		**740.00**
Total Own Damage Premium(A)		**740.00**
IGST	%	18
	₹	133.20
Total Tax Payable in ₹		**133.00**
Total Premium Payable In ₹		**873.00**

Geographical Area: India	**Applicable IMT Clauses:** 22
Compulsory Deductible: ₹ 100.00	**Voluntary Deductible: ₹ 0.00**

Premium Collection No.	1198564263	Premium Amount (₹)	873.00	Receipt Date	09-01-2024
GSTIN Reg.No	27AAACI7904G1ZN	HSN/SAC code	997134 / GENERAL INSURANCE SERVICES		

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE 1

Stand-Alone Own Damage Two wheeler Insurance Policy

Product Code: 3005/O UIN: IRDAN115RP0002V01201920

ICICI Lombard Nibhaye Vaade

Limitations as to Use: The Policy covers use of the vehicle for any purpose other than: Hire or Reward, Carriage of goods (other than samples of personal luggage), Organised racing, Pace Making, Reliability trails or Speed testing, any purpose in Connection with Motor Trade. **Driver's Clause:** Any person including the insured: Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989. **Important Notice:** The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For Legal interpretation, English version will hold good. **Disclaimer:** Please visit www.icicilombard.com for the policy wordings, for complete details on terms and conditions governing the coverage and NCB. This document is to be read with the policy wordings. The policy is valid subject to realization of cheque. We accept premium only via legally recognized modes. In case of dishonour of premium cheque, the company shall not be liable under the policy and the policy shall be void ab-initio. In case of any discrepancy with respect to the policy, please revert within 15 days from the policy start date. This policy is underwritten on the basis of the information provided by you and as detailed in the Risk Assumption Letter shared with you along with the policy. On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change. **Grievance Redressal:** For resolution of any query or grievance you may contact us on our toll free no. 1800 2666, or visit any of our branch offices. You can also write to us at customersupport@icicilombard.com. For detailed grievance redressal mechanism please visit the "Grievance Redressal" section on our website www.icicilombard.com.

I/We hereby certify that the Policy to which this Certificate relates, as well as, this Certificate of Insurance are issued in accordance with the provisions of Chapter X and Chapter XI of Motor Vehicle Act, 1988. In witness whereof, this Policy has been signed at Mumbai on this date of Jan 09, 2024 in lieu of Covernote No.. 324650103. The stamp duty of ₹ 0.50 paid vide deface no. CSD1820234850 dated Nov 30, 2023.

Policy Issuing Office: ICICI Lombard General Insurance Company Limited, ICICI LOMBARD HOUSE, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

Agency Code	:	DB82220
Agency Name	:	PHONEPE INSURANCE BROKING SERVICES PVT LTD
Agent's Contact No	:	8068727374
Contact Person	:	

Azadi Ka Amrit Mahotsav

G20 भारत 2023 INDIA

वसुधैव कुटुम्बकम्
ONE EARTH • ONE FAMILY • ONE FUTURE

Signature Not Verified
Digitally signed by DS ICICI LOMBARD GENERAL INSURANCE CO LTD 1
Date: 2024.01.09 15:03:45 IST